



TOTALRISKADMINISTRATORS

CHANGE OF INSURER: FROM CENTRIQ INSURANCE COMPANY LIMITED TO AUTO AND GENERAL INSURANCE COMPANY LIMITED

We are delighted to officially notify you that Total Risk Administrators (Pty) Ltd (TRA) will underwrite our short-term products (Gap Cover and Femme Cover) on behalf of Auto & General Insurance with effect from 1st of September 2017. The effect of this is that your new policy will be underwritten by Auto and General Insurance Company from the above mentioned date.

Total Risk Administrators (TRA) is an authorised financial services provider (FSP license number 40815). TRA has been in operation since 1999, offering various insurance solutions. We have specialist staff with years of insurance, clinical and healthcare administration experience. Our short-term insurance is currently underwritten by Centriq Insurance Co Ltd (FSP license number: 3417).

Auto & General Insurance (FSP license number: 16354) has a proud history of being innovative and has been an influential player in the short-term insurance industry since its inception in 1985. Over the years, the Auto & General name has become synonymous with service excellence and affordable, creatively-packaged and quality insurance products.

We assure you that this change of insurer will not affect your current policy, your product option benefits, or our level of service in any way. Your current terms and conditions also remain the same for 2017. Please refer to your updated policy document. You will receive normal product and premium updated information for 2018 as per usual by the end of this calendar year.

TRA believes that the change of insurer will only benefit us and you the policyholder. TRA will now be able to make use of Auto & General's technological capabilities and procurement benefits, which are of a large and impressive scale.

The Policyholder Protection Rules under the Short-Term Insurance Act require that you be provided with 30 days' notice of the change in insurer and that you are presented with the following options concerning the changes. These options are:

1. You can instruct Auto & General Insurance to move your policy without making any other changes. The same terms and conditions and benefits will apply and premiums charged for 2017 will remain the same.
2. You may instruct us to cancel your policy.

Please note that the choice is entirely up to you and you will receive a sms to select an option noted above.

We would like to thank you for your loyalty and valued support to date.

If you have any queries or require any additional information about this change, please contact your insurance broker.

Yours Sincerely,

FRANK THAYER
CHIEF EXECUTIVE OFFICER

TOTAL RISK ADMINISTRATORS (PTY) LTD

an authorised financial services provider

Directors: FRANK THAYER (CEO), GEOFF DU PREEZ (COO)

Reg. No.: 1999/024507/07 | FSP No. 40815

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